

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAMON KRISTIAN SKILES  
SUZANNE MARIE SKILES  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.: 11-20875 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 27, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/18/2011 and confirmed on 4/25/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		179,543.86
Less Refunds to Debtor	2,627.73	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>176,916.13</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,047.23	
Trustee Fee	5,922.85	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>14,970.08</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	EMC MORTGAGE CORP(*)	0.00	0.00	0.00	0.00
	Acct: 8521				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXX3/11				
	FIFTH THIRD BANK(*)	0.00	19,098.45	0.00	19,098.45
	Acct: XXX0804				
	FEDERAL NATIONAL MORTGAGE ASSN	0.00	111,432.88	0.00	111,432.88
	Acct: 8680				
	REAL TIME RESOLUTIONS INC(*)	0.00	0.00	0.00	0.00
	Acct: 4996				
	WELLS FARGO BANK NA	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXX2/11				
	FEDERAL NATIONAL MORTGAGE ASSN	29,361.53	29,361.53	0.00	29,361.53
	Acct: 8680				
	MT OLIVER BORO (SWG)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXX0,11				
	MT OLIVER BORO (SWG)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXNON%				
	WEST-AIRCOMM FCU	943.12	943.12	39.33	982.45
	Acct: 2328				
					<b>160,875.31</b>

Priority					
	DAVID A COLECCHIA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAMON KRISTIAN SKILES	0.00	0.00	0.00	0.00
	Acct:				
	DAMON KRISTIAN SKILES	1,111.00	1,111.00	0.00	0.00
	Acct:				
	DAMON KRISTIAN SKILES	1,516.73	1,516.73	0.00	0.00
	Acct:				
	LAW CARE	0.00	0.00	0.00	0.00
	Acct:				
	DAVID A COLECCHIA ESQ	894.00	894.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	DAVID A COLECCHIA ESQ	8,153.23	8,153.23	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-16				
	INTERNAL REVENUE SERVICE*	0.00	0.00	0.00	0.00
	Acct: XXX4705				
*** N O N E ***					
Unsecured					
	DUQUESNE LIGHT COMPANY(*)	316.04	2.23	0.00	2.23
	Acct: 7012				
	ECMC(*)	26,463.60	186.90	0.00	186.90
	Acct: XXX8002				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8003				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8010				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8007				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8001				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8005				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8008				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8006				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8004				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: XXX8009				
	CCS INC++	0.00	0.00	0.00	0.00
	Acct: XXX0755				
	MIDLAND CREDIT MANAGEMENT INC	3,312.27	23.39	0.00	23.39
	Acct: XXXXXXXX0838				
	PRA RECEIVABLES MANAGEMENT LLC -	588.45	4.16	0.00	4.16
	Acct: 9632				
	JPMORGAN CHASE BANK NA	645.31	4.56	0.00	4.56
	Acct: 1002				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0301				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0203				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0923				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0827				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0301				
	SALLIE MAE INC O/B/O TX GUARANTEED	2,646.25	18.69	0.00	18.69
	Acct: 2328				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX1206				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0426				
	CHELA EDUCATION FINANCING++	0.00	0.00	0.00	0.00
	Acct: XXX0825				
	SALLIE MAE INC O/B/O USAF**	31,958.52	225.71	0.00	225.71
	Acct: 2328				
	SALLIE MAE INC O/B/O USAF**	62,469.54	441.18	0.00	441.18
	Acct: 2328				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2822				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2831				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2830				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2829				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2825				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2827				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2824				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2826				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2833				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2832				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2828				
	CITIBANK***+	0.00	0.00	0.00	0.00
	Acct: XXX2823				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXX6647				
	EMC MORTGAGE CORP(*)	0.00	0.00	0.00	0.00
	Acct: XXX4996				
	FIFTH THIRD BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXX6472				
	FIRST HORIZON/FKA FT MRTG CO	0.00	0.00	0.00	0.00
	Acct: XXX9867				
	FIRST HORIZON/FKA FT MRTG CO	0.00	0.00	0.00	0.00
	Acct: XXX9735				
	PRA RECEIVABLES MANAGEMENT LLC -	822.17	5.80	0.00	5.80
	Acct: 8548				
	ECAST SETTLEMENT CORP**	340.11	2.40	0.00	2.40
	Acct: 0387				
	IC SYSTEM INC	741.00	5.23	0.00	5.23
	Acct: XX68-1				
	IC SYSTEM INC	205.00	1.45	0.00	1.45
	Acct: XX37-1				
	LANE BRYANT	0.00	0.00	0.00	0.00
	Acct: XXX2955				
	DEPARTMENT STORES NATIONAL BANK	708.39	5.00	0.00	5.00
	Acct: 1352				
	PRA RECEIVABLES MANAGEMENT LLC -	8,436.33	59.58	0.00	59.58
	Acct: 0755				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: XXX7963				
	PRA RECEIVABLES MANAGEMENT LLC -	286.37	2.02	0.00	2.02
	Acct: 4035				
	TARGET NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX2210				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: XXX8078				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: XXX5094				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: XXX0001				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	WELLS FARGO FINANCIAL ** Acct: XXX1212	0.00	0.00	0.00	0.00
	WEST-AIRCOMM FCU Acct: XXX3002	0.00	0.00	0.00	0.00
	EQUITABLE GAS CO (*) Acct:	0.00	0.00	0.00	0.00
	ANDREW F GORNALL ESQ Acct:	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 7476	55.42	0.39	0.00	0.39
	ASCENSION ACQUISITIONS I Acct:	0.00	0.00	0.00	0.00
	JEFFREY HUNT Acct:	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC BY AMERICAN IN Acct: 9591	832.95	5.88	0.00	5.88
	FIRST TENNESSEE BANK Acct: XXXXXXXX1338	10,784.30	76.17	0.00	76.17
	REAL TIME RESOLUTIONS INC(*) Acct: 4996	0.00	0.00	0.00	0.00
	SCOTT A DIETTERICK ESQ**++ Acct:	0.00	0.00	0.00	0.00
					<hr/> 1,070.74

TOTAL PAID TO CREDITORS

161,946.05

TOTAL

CLAIMED 0.00

PRIORITY 30,304.65

SECURED 151,612.02

Date: 09/27/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 6 of 10  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DAMON KRISTIAN SKILES  
SUZANNE MARIE SKILES  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.: 11-20875 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 7 of 10

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Damon Kristian Skiles  
Suzanne Marie Skiles  
DebtorsCase No. 11-20875-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch  
Form ID: pdf900Page 1 of 4  
Total Noticed: 76

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db/jdb +Damon Kristian Skiles, Suzanne Marie Skiles, 1131 Vista Hill Road,  
Canonsburg, Pa 15317-9641

cr #ECMC, P.O. Box 3068, Rancho Cordova, CA 95741-3068

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860

cr +Fifth Third Bank, c/o Deilly, Mooney & Glastetter, LLP, 8 Thurlow Terrace,  
Albany, NY 12203-1006

cr JPMorgan Chase Bank, N.A., Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203

cr #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

13004151 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147

12975733 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461

13087441 +Borough of Mt. Oliver, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,  
Pittsburgh PA 15219-6101

13528911 +Capital One, N.A., PO Box 12907, Norfolk VA 23541-0907

12975735 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298

13020731 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

13004356 +Chase Home Finance LLC, MAIL CODE: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009

12975736 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009

12975737 +Chela, Attn: Bankruptcy, P.O.Box 9500, Wilkes-Barre, PA 18773-9500

13021449 Citibank N.A. as trustee for the benefit of, United Student Aid Funds, Sallie Mae,  
Attn Bankruptcy Litigation Unit e3149, Po Box 9430, Wilkes-Barre, PA 18773-9430

12975739 +Citibank Student Loan, Attn: Bankruptcy, P.O. Box 6191, Sioux Falls, SD 57117-6191

12999619 +Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053

13106088 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
Pittsburgh, PA 15219

13091056 #ECMC Servicing, P.O. Box 3068, Rancho Cordova, CA 95741-3068

13001974 EMC Mortgage Corporation, c/o Jodi L. Hause, Esquire, Grenen & Birsic, PC,  
One Gateway Center, Ninth Floor, Pittsburgh, PA 15222

13001973 +EMC Mortgage Corporation, P.O. Box 293150, Lewisville, TX 75029-3150

12975742 +Emc Mortgage, Attention: Bankruptcy Clerk, P.O. Box 293150, Lewisville, TX 75029-3150

12975747 +FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231  
(address filed with court: First Horizon Home Loans, F/K/A First Horizon Home Loan Corp.,  
4000 Horizon Way, Irving, TX 75063)

13603587 +Federal National Mortgage Association, C/O Seterus, INC., 14523 SW Millikan Way,  
Beaverton, OR 97005-2344

12975745 Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789

12988648 Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009

12975746 +First Horizon Home Loans, First Tennessee Bank Attn: Bankruptcy, P.O. Box 1469,  
Knoxville, TN 37901-1469

13116683 +First Tennessee Bank National Association, PO Box 201347, Arlington, TX 76006-1347

12975748 +HSBC Bank, Attn: Bankruptcy, P.O. Box 5253, Carol Stream, IL 60197-5253

13022820 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907

12975749 +HSBC Best Buy, Attn: Bankruptcy, P.O.Box 5263, Carol Stream, IL 60197-5263

13093730 I.C. System, Inc. o/b/o Pediatric Dentistry South, c/o A. Thomas Pokela, PO Box 2621,  
Sioux Falls, SD 57101-2621

13093729 I.C. System, Inc. o/b/o Persoma PC, c/o A. Thomas Pokela, PO Box 2621,  
Sioux Falls, SD 57101-2621

13071232 +IBM Lender Business Process Services, 14523 Millikan Way, Suite 200,  
Beaverton, OR 97005-2352

13136444 JPMorgan Chase Bank, N.A., c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC,  
One Gateway Center, 9th Floor, Pittsburgh, PA 15222

13136443 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7302, Columbus, OH 43219-6009

12975752 +Lane Bryant, P.O. Box 182686, Columbus, OH 43218-2686

12975753 +Macys/FDSD, Attn: Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053

12981293 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

12975754 +National City Card Services, 1 National City Pkwy, Kalamazoo, MI 49009-8003

13007046 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

12975755 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

12975757 +Phalen, Hallinan & Schmieg, LLP, Omni William Penn Office Tower,  
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408

12975759 Target, P.O. Box 660170, Dallas, TX 75266-0170

12975760 +Un Coll Tol, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

13074488 Verizon, PO Box 4846, Trenton, NJ 08650-4846

12975761 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

12975762 +W F Financial, 800 Walnut St, Des Moines, IA 50309-3891

13775990 +Wells Fargo Bank, N.A., on behalf of re, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412

12975763 +West Air Comm, 989 Breaver Grade Road, Coraopolis, PA 15108-2745

13850937 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 2 of 4  
Total Noticed: 76

Date Rcvd: Sep 28, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:55 Capital One, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 29 2016 01:49:11  
First Tennessee Bank National Association, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347

cr +E-mail/Text: cio.bncmail@irs.gov Sep 29 2016 01:54:17 Internal Revenue Service,  
Office of Chief Counsel, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 02:07:09  
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2016 02:01:00  
PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907

cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

12975734 E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 29 2016 01:56:01 CCS,  
Payment Processing Center-27, P.O. Box 55126, Boston, MA 02205-5126

13016036 +E-mail/Text: bk.notifications@jpmchase.com Sep 29 2016 01:54:28 CHASE AUTO FINANCE,  
AZ1-1191, 201 N CENTRAL AVE, PHOENIX AZ 85004-1071

13476425 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 Capital One, N.A.,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

12975741 +E-mail/Text: mrdiscen@discover.com Sep 29 2016 01:54:01 Discover Financial,  
Attention: Bankruptcy Department, P.O.Box 6103, Carol Stream, IL 60197-6103

12975744 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 29 2016 01:55:50 Fifth Third Bank,  
C/O Bankruptcy Dept, Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210

13115689 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:56 HSBC Bank Nevada, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

12975750 +E-mail/Text: bankruptcy@icsystem.com Sep 29 2016 01:55:47 I C System Inc, P.O. Box 64378,  
Saint Paul, MN 55164-0378

13336825 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 29 2016 01:55:31 JEFFERSON CAPITAL SYSTEMS LLC,  
PO BOX 7999, ST CLOUD MN 56302

13619845 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 02:52:28 Midland Funding LLC,  
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

13518873 +E-mail/Text: bknotice@ncmlc.com Sep 29 2016 01:55:24 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

12975758 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:09  
Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541

13076623 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2016 01:51:00  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

13075490 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2016 01:49:15  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13619781 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:09  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

13255256 E-mail/Text: bkdepartment@rtresolutions.com Sep 29 2016 01:55:28  
Real Time Resolutions, Inc., 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, TX 75235

13024673 E-mail/Text: bkyelectnotices@tgsllc.org Sep 29 2016 01:55:43  
Sallie Mae Inc. on behalf of TGSLLC, P.O. Box 83100, Round Rock, TX 78683-3100

13024646 E-mail/PDF: pa\_dc\_litigation@navient.com Sep 29 2016 01:51:07  
Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430

12975764 +E-mail/Text: adjustor@westaircomm.com Sep 29 2016 01:54:02  
West Aircomm Federal Credit Union, P.O. Box 568, Beaver, PA 15009-0568

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Mt. Oliver  
cr Duquesne Light Company  
cr FIFTH THIRD BANK  
cr Fannie Mae  
cr Federal National Mortgage Association  
cr The Bank of New York Mellon  
cr Wells Fargo Bank, N.A., on behalf of registered Ho  
cr Wells Fargo Bank, National Association, as Trustee  
cr\* +EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150  
cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)

cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741

cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr\* +Real Time Resolutions, 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, TX 75235-1655

12975738\* +Chela, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500

12975740\* +Citibank Student Loan, Attn: Bankruptcy, P.O.Box 6191, Sioux Falls, SD 57117-6191

12975743\* +Emc Mortgage, Attention: Bankruptcy Clerk, P.O.Box 293150, Lewisville, TX 75029-3150



District/off: 0315-2

User: msch  
Form ID: pdf900

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Total Noticed: 76

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
12975751\* IRS, Ogden, UT 84201-6039  
13570880\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
12975756\* +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425  
12981654 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 8, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 27, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor Wells Fargo Bank, National Association, as Trustee, et  
al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor FIFTH THIRD BANK ecfmil@mwc-law.com  
Ann E. Swartz on behalf of Defendant Fifth Third Bank ecfmil@mwc-law.com  
Beth L. Slaby on behalf of Creditor EMC Mortgage Corporation bslaby@clarkhill.com,  
aporter@clarkhill.com  
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,  
aporter@clarkhill.com  
Celine P. DerKrikorian on behalf of Creditor Fifth Third Bank ecfmil@mwc-law.com  
David A. Colecchia on behalf of Joint Debtor Suzanne Marie Skiles colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul  
iano@my-lawyers.us  
David A. Colecchia on behalf of Plaintiff Suzanne Marie Skiles colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul  
iano@my-lawyers.us  
David A. Colecchia on behalf of Plaintiff Damon Kristian Skiles colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul  
iano@my-lawyers.us  
David A. Colecchia on behalf of Debtor Damon Kristian Skiles colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul  
iano@my-lawyers.us  
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service  
edward.j.laubach@irs.counsel.treas.gov, pitirs.bk.email@irs.counsel.treas.gov  
Jeffrey R. Hunt on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com  
Jodi L. Hause on behalf of Creditor EMC Mortgage Corporation Jodihausa@hotmail.com,  
Jodihausa@hotmail.com  
Joseph P. Schalk on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com,  
joseph.schalk@phelanhallinan.com

District/off: 0315-2

User: msch  
Form ID: pdf900

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Total Noticed: 76

Date Rcvd: Sep 28, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Justin P. Schantz on behalf of Debtor Damon Kristian Skiles jschantz@my-lawyers.us,  
colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei  
ss@my-lawyers.us;rjuliano@my-lawyers.us  
Justin P. Schantz on behalf of Joint Debtor Suzanne Marie Skiles jschantz@my-lawyers.us,  
colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei  
ss@my-lawyers.us;rjuliano@my-lawyers.us  
Kevin T. McQuail on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Robert P. Wendt on behalf of Creditor Fannie Mae pawb@fedphe.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Scott A. Dietterick on behalf of Creditor SELECT PORTFOLIO SERVICING, INC sad@jsdc.com,  
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com  
Scott A. Dietterick on behalf of Creditor Wells Fargo Bank, N.A., on behalf of registered  
Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series  
2007-AC6 sad@jsdc.com,  
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 27